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RE: U.S. Serial No. 10/032,588

MESSAGE:

Amendment and Reply (6 pgs.)

Thank you.
Howard Sobelman

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By

Shouah A. HienPATENTIN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed October 19, 2005, wherein this Reply is filed within two months. Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.